

Issue 102: INSIDER'S EDGE: Identity Proofing 101

As part of the Maryland Health Connection application process, a consumer's identity must be verified. Knowing how the identity proofing process works can help you assist consumers with questions.



No need to be a stranger! In 1-3 steps, a consumer can prove their identity.

Getting Started: Identity Proofing in Maryland Health Connection

All consumers must verify their identity by responding to a series of questions randomly generated by Experian, a credit reporting agency. Consumers who answer these questions correctly can move forward through the application.

Confirm Your Identity

For your security, we ask the following questions to help verify your identity before starting this application.

1. What high school did you attend?

☐ Seaton Hall

☐ Eastern Regional

☐ St. Joe's Prep

☒ Cherry Hill East

☐ None of the above

2. What is your mother's maiden name?

☐ Johnson

☒ Anderson

☐ Smith

☐ Shah

☐ None of the above

Problems? Pick up the Phone and Call Experian

If a consumer cannot answer these identity verification questions correctly, they cannot proceed with the application and must contact Experian directly by phone. Maryland Health Connection will display a Reference Number that must be provided when the consumer contacts Experian.

Confirm Your Identity

Sorry, we are unable to verify your identity at this time. Please call the Experian Help Desk at 1 866-578-5409 with the Reference Number 73ce-c6-dbb0 to complete verification of your identity over the phone.

In many cases, Experian will be able to verify the consumer's identity by phone. This information will be transmitted to Maryland Health Connection and the consumer can continue to complete their application on the Consumer Portal.

When All Else Fails: Meet In-Person and Bring Documentation

In some cases, Experian will not be able to verify a consumer's identity. This can occur if a consumer has little or no credit history. Consumers who find themselves in this situation should be directed to a local health department (LHD) or department of social services (LDSS) or connector entity—just be sure they don't go empty-handed. They should bring along documentation to prove their identity!

Note: The Maryland Health Connection Call Center *cannot* identity proof consumers over the phone. This process must be completed in-person.

Assistance workers with access to the Worker Portal can review and scan identity documents provided by the consumer into the system and clear the identity proofing section of the application. Once identity proofing is cleared, the application must be completed using the Worker Portal. The application cannot be completed in the Consumer Portal. An assistance worker with access to the Worker Portal must assist the consumer to complete the application.

Examples of acceptable documentation to clear identity proofing include:

- Driver's license issued by a State or Territory
- Clinic, doctor, hospital, or school record
- Finding of identity from a Federal or State governmental agency
- Finding of identity from an Express Lane agency
- Identification card or official document issued by federal, state, or local government
- Military dependent's identification card
- Native American tribal documents
- School identification card
- Signed affidavit
- Two documents containing consistent information that corroborates an applicant's identity
- U.S. Coast Guard Merchant Mariner card

Additional Resources

A job aid on the identity proofing process was e-mailed to select consumer assistance workers on or around December 11, 2014. Assistance workers who received the December e-mail may find it useful to review the job aid. This job aid is not available online.

- *Failed Identity Proofing on HBX (Job Aid)* (File name: Failed_RIDP_Process.docx)

Have a great weekend! Have a question? Send it my way,
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